B 1 (Official F@ (098)71278 Doc 1 Filed 03/31/09 Entered 03/31/09 14:12:03 Desc Main United States Bank Dotten Centre Page 1 of 44 **Voluntary Petition** Northern District of Illinois Western Division Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Vasquez, Christina. Vasquez, Nicholas, All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Christina Panzica Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 3022 than one, state all): Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 1562 Winterwheat Drive 1562 Winterwheat Drive Belvidere, IL Belvidere, IL ZIP CODE ZIP CODE 61008 61008 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Boone Boone Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\Box$  $\Box$  $\Box$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$50,000 \$100,000 \$1 to \$10 to \$50 to \$100 to \$500 \$500,000 billion to \$1 billion

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Voluntary Petition Document	Nane geografication (s) 44				
(This page must be completed and filed in every case)  Christina Vasquez, Nicholas Vasquez					
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)				
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
NONE District:	Relationship:	Judge:			
District.	Relationship.	Juage.			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ng petition, declare that I ceed under chapter 7, 11, xplained the relief			
Exhibit A is attached and made a part of this petition.	X s/ Henry Repay	3/28/2009			
	Signature of Attorney for Debtor(s)  Henry Repay	Date <b>06199079</b>			
Ext	hibit C				
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition.  No	threat of imminent and identifiable harm to public heal	th or safety?			
Exh	aibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)				
☐ Exhibit D completed and signed by the debtor is attached and made a part of the	his petition				
	- Petition				
If this is a joint petition:					
Exhibit D also completed and signed by the joint debtor is attached and made	1 1				
	ding the Debtor - Venue applicable box)				
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		nys immediately			
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal plan has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	is a defendant in an action or proceeding [in a federal				
	des as a Tenant of Residential Property oplicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).				
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the			
Debtor has included in this petition the deposit with the court of an filing of the petition.	ny rent that would become due during the 30-day period	after the			
Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(1)).				

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Voluntary Petition Document	Nanage 3 of s44				
(This page must be completed and filed in every case)	Christina Vasquez, Nicholas Vasquez				
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of Title 11, United States Code.				
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified Copies of the documents required by § 1515 of title 11 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X s/ Christina Vasquez	X Not Applicable				
Signature of Debtor Christina Vasquez	(Signature of Foreign Representative)				
X s/ Nicholas Vasquez					
Signature of Joint Debtor Nicholas Vasquez	(Printed Name of Foreign Representative)				
Telephone Number (If not represented by attorney)					
3/28/2009 Date	Date				
Signature of Attorney	Signature of Non-Attorney Petition Preparer				
X s/ Henry Repay					
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the				
Henry Repay Bar No. 06199079	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable				
Printed Name of Attorney for Debtor(s) / Bar No.  Law Offices of Henry Repay	by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.				
Firm Name	as required in that section. Official Form 15 is attached.				
930 W. Locust Street Belvidere, IL 61008-4226					
Address	Not Applicable				
	Printed Name and title, if any, of Bankruptcy Petition Preparer				
(815) 547-3369 (815) 544-5429 Telephone Number 3/28/2009	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)	X Not Applicable				
I declare under penalty of perjury that the information provided in this petition is true					
and correct, and that I have been authorized to file this petition on behalf of the	Date				
debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.				
Code, specified in this petition.  X Not Applicable	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.				
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form				
Printed Name of Authorized Individual	for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and				
Title of Authorized Individual	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment of both. 11 U.S.C. § 110; 18 U.S.C. § 156.				
Date					

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#### **UNITED STATES BANKRUPTCY COURT**

# **Northern District of Illinois Western Division**

In re	Christina Vasquez Nicholas Vasquez	Case No.	
	Debtor(s)	_	(if known)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court of dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra step to stop creditors' collection activities.	S
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.	le
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportuniti for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
□ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportuniti for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	>
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial	al

responsibilities.);

Case 09		_		Filed 03/31/09 Document 08) – Cont.	Entered 03/31/09 14:: Page 5 of 44	12:03 Desc Main
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
		Acti	ve military	duty in a military con	nbat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I cert	ify unc	der po	enalty of p	perjury that the infor	mation provided above is tru	ue and correct.
Signature of D	ebtor:		hristina V istina Vas	•		_
Date: 3/28/20	09					

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#### **UNITED STATES BANKRUPTCY COURT**

# **Northern District of Illinois Western Division**

In re	Christina Vasquez Nicholas Vasquez	Case No.	
	Debtor(s)		(if known)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit เท

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court c dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra step to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
<ul> <li>4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financia responsibilities.);</li> </ul>

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unable, afte through the	r reasonable eff	_	09(h)(4) as physically impaired to the credit counseling briefing in person, b	•		
	Active military	duty in a military con	nbat zone.			
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify un	der penalty of p	perjury that the infor	mation provided above is true and	correct.		
Signature of Debtor:	s/ Nicholas V Nicholas Vas	•				
Date: 3/28/2009						

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B6A (Official Form 6A) (12/07)

In re:	: Christina Vasquez Nicholas Vasquez		Case No.	
		Debtors	,	(If known)

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Belvidere, IL 61008	Total	<b> </b>	\$ 235,000.00	<b>4</b> =10,700.01
1562 Winterwheat	Fee Owner	J	\$ 235,000.00	\$ 245,736.64
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Christina Vasquez	Nicholas Vasquez	Case No.	
		Debtors .	·	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash	J	20.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Acct. # 707761888 Chase Bank 401 E. State Street Rockford, IL 61104	J	500.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods & Furnishings	J	2,500.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		Wearing Apparel	J	500.00
7. Furs and jewelry.		Furs and Jewelry	J	500.00
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
<ol> <li>Annuities. Itemize and name each issuer.</li> </ol>	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Christina Vasquez	Nicholas Vasquez	Case No.	
		Debtors	•,	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		T		
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K Ajax Tool Works	W	6,216.20
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K Genuine Parks Company	Н	300.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
<ol> <li>Other liquidated debts owed to debtor including tax refunds. Give particulars.</li> </ol>	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevrolet Monte Carlo SS (104,000 miles)	J	7,025.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Ford Fusion (50,000 miles)	J	11,550.00
26. Boats, motors, and accessories.	Χ			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Christina Vasquez	Nicholas Vasquez	Case No.	
	•	Debtors .		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	х			
	_	2 continuation sheets attached Total	al >	\$ 29,111.20

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Christina Vasquez	Nicholas Vasquez		Case No.	
			Debtors		(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH	VALUE OF CLAIMED	CURRENT VALUE OF PROPERTY
DESCRIPTION OF PROPERTY	EXEMPTION	EXEMPTION	WITHOUT DEDUCTING EXEMPTION
2002 Chevrolet Monte Carlo SS (104,000 miles)	735 ILCS 5/12-1001(c)	4,800.00	7,025.00
	735 ILCS 5/12-1001(b)	2,225.00	
401K Ajax Tool Works	735 ILCS 5/12-704	5,900.00	6,216.20
401K Genuine Parks Company	735 ILCS 5/12-704	300.00	300.00
Cash	735 ILCS 5/12-1001(b)	20.00	20.00
Checking Acct. # 707761888 Chase Bank 401 E. State Street Rockford, IL 61104	735 ILCS 5/12-1001(b)	500.00	500.00
Furs and Jewelry	735 ILCS 5/12-1001(b)	500.00	500.00
Household Goods & Furnishings	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
Wearing Apparel	735 ILCS 5/12-1001(a),(e)	500.00	500.00

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B6D (Official Form 6D) (12/07)

In re	Christina Vasquez	Nicholas Vasquez	,	Case No.	
		Dobtoro	•		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1119740908-6  Citimortgage, Inc. PO Box 9438 Gaithersburg, MD 20898-7918		J	07/01/2007 Second Lien on Residence 1562 Winterwheat Belvidere, IL 61008		X		63,204.82	0.00
Cultilorating, IIID 20000 1010			VALUE \$235,000.00					
ACCOUNT NO. 2718991413		J	11/01/2006		Х		17,052.52	5,502.52
Citizens Automobile Finance PO Box 42002 Providence, RI 02940-2002			Purchase Money Security Agreement 2007 Ford Fusion (50,000 miles)				ŕ	
			VALUE \$11,550.00					

<u>1</u> continuation sheets attached

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 80,257.34	\$ 5,502.52	
\$	\$	

(Report also on Summary of (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07)- Cont.

In re	<b>Christina Vasquez</b>	Nicholas Vasquez	Case No	).
		Debtors	<del>_</del> "	(If known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 131296105  Countrywide Home Loans PO Box 5170 Simi Valley, CA 93062-5170		J	10/01/2006 Mortgage 1562 Winterwheat Belvidere, IL 61008 VALUE \$235,000.00		X		182,531.82	0.00
ACCOUNT NO. 452388  Larry Benedict Ajax Tool Works, Inc. 10801 Franklin Avenue Franklin Park, IL 60131		w	Security Agreement 401K Ajax Tool Works VALUE \$6,216.20		X		1,747.14	-4,469.06

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 184,278.96	\$ (4,469.06)
\$ 264,536.30	\$ 1,033.46

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B6E (Official Form 6E) (12/07)

In re

Christina Vasquez Nicholas Vasquez

Case No.

Debtors

(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations** 

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

■ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

In re	Christina Vasquez Nicholas Vasquez	Case No
	Debtors	(If known)
	Certain farmers and fishermen	
	Claims of certain farmers and fishermen, up to $\$5,400^*$ per farmer or fisherman, ag	ainst the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals	
that	Claims of individuals up to $2,425$ for deposits for the purchase, lease, or rental of were not delivered or provided. 11 U.S.C. § $507(a)(7)$ .	property or services for personal, family, or household use,
	Taxes and Certain Other Debts Owed to Governmental Units	
	Taxes, customs duties, and penalties owing to federal, state, and local governmenta	ll units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository In	stitution
_	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Sternors of the Federal Reserve System, or their predecessors or successors, to main (7 (a)(9).	
	Claims for Death or Personal Injury While Debtor Was Intoxicated	I
	Claims for death or personal injury resulting from the operation of a motor vehicle or	vessel while the debtor was intoxicated from using alcohol, a drug, or

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Christina Vasquez	Nicholas Vasquez	Case No.	
	Chiristina vasquez	Nicholas vasquez	<u>-</u> ,	(If known)
		Debtors		( ranown)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data. )

ф	0.00		2.00	Ιφ.	0.00
\$	0.00	\$	0.00	\$	0.00
\$	0.00				
_		¢.	0.00	¢.	0.00
		\$	0.00	Ф	0.00

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B6F (Official Form 6F) (12/07)

In re	Christina Vasquez	Nicholas Vasquez	Case No.	
		Debtors	(If known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. See Next Column		Н			Х		15,991.22
Bank of America PO Box 15026 Wilmington, DE 19850-5026		Loan 74977462110370, 41527808-364-510-BFL 184609232					
I.C. System, Inc. 444 Highway 96 East PO Box 64886 St. Paul, MN 55164-0886							
Law Offices of Mann Bracken LLC Two Irvington Centre 702 King Farm Blvd. Rockville, MD 20850-5775							

3 Continuation sheets attached

Subtotal > \$ 15,991.22

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-71278 Doc 1 Filed 03/31/09 Entered 03/31/09 14:12:03 Desc Main Page 19 of 44 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Christina Vasquez	Nicholas Vasquez	Case No.	
		Debtors	(If kn	nown)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4227 6510 2636 1468		J			Х		347.92
BP Chase Cardmember Service PO Box 15298 Wilmington, DE 19850-5298 BP Chase Bank Card Services PO Box 94012 Palatine, IL 60094-4012			Gasoline Purchases				
ACCOUNT NO. 4266 8411 7947 1253		W			Х		2,807.24
Chase Cardmember Service PO Box 15298 Wilmington, DE 19850-5298		Miscellaneous Purchases					
ACCOUNT NO. 7302 8203 6835 7167		W			Х		1,772.19
Exxon Mobil Credit Card Center PO Box 688940 Des Moines, IA 50368-8940		Gasoline Purchases					
ACCOUNT NO. See Next Column		w			х		15,186.28
Leyden Credit Union 2701 N. 25th Avenue PO Box 236 Franklin Park, IL 60131		Loan 12925-76, 740020519					
Global Recovery Services Attn: CCA 7805 Hudson Rd., Ste. 100 Woodbury, MN 55125							

Sheet no.  $\,\underline{1}$  of  $\underline{3}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 20,113.63

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Christina Vasquez	Nicholas Vasquez	Case No.	
		Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4046 6606 3002 0468		J			Х		2,154.28
Leyden Credit Union Credit Card PO Box 30495 Tampa, FL 33630			Miscellaneous Purchases				
ACCOUNT NO. See Next Column		J			Х		498.53
Pediatrix Medical Group 1401 E State Street Rockford, IL 61104  Focused Recovery Solutions, Inc. 9701 Metropolitan Court, Ste. B Richmond, VA 23236-3690			Medical Services 903890344, 00010004631608				
ACCOUNT NO. 5049 9413 9339 3159  Sears		Н	Miscellaneous Purchases		Х		429.17
PO Box 6283 Sioux Falls, SD 57117-6283							
ACCOUNT NO. 185 914 868 11001		J			Х		195.09
Shell Card Center PO Box 689151 Des Moines, IA 50368-9151			Gasoline Purchases				

Sheet no.  $\,\underline{2}\,$  of  $\underline{3}\,$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 3,277.07

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Christina Vasquez	Nicholas Vasquez	Case No.	
		Debtors		(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. See Next Column		J			X		5,402.70
Swedish American Hospital 1401 E State Street Rockford, IL 61104			Medical Services 1049766827, L049783475, L049766827				
Mutual Management Services 401 E. State Street, 2nd Floor PO Box 4777 Rockford, IL 61110							
Alpine Bank 1700 N Alpine Road Rockford, IL 61107							

Sheet no.  $\underline{3}$  of  $\underline{3}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 5,402.70

Total > \$ 44,784.62

Schedule F.)

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B6G (Official Form 6G) (12/07)

In re:	Christina Vasquez	ristina Vasquez Nicholas Vasquez		
		Debtors	Case No.	(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLU OF OTHER PARTIES TO LEASE OR	•	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re:	Christina Vasquez	Nicholas Vasquez		Case No.	
			Debtors ,		(If known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr.

child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).							
☑ Check this box if debtor has no codebtors.							
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR						

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•	, , ,		3 -	_	
In re	Christina Vasquez Nicholas Vasquez			Case No.	
		Debtors			(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S): Infant Son			AGE(S	3):		
Employment:	DEBTOR		SPOUSE				
Occupation	Customer Service	Store M	anager				
Name of Employer	Ajax Tool Works		uto Parts				
How long employed	4 years	7 years					
Address of Employer	10801 Franklin Avenue Franklin Park, IL 60131	325 S Ba	artlett Road vood, IL 60107				
INCOME: (Estimate of av case filed	erage or projected monthly income at time )		DEBTOR		SPOUSE		
1. Monthly gross wages, s	salary, and commissions	\$	3,080.50	\$	4,270.84		
(Prorate if not paid n 2. Estimate monthly overti		\$	0.00	\$	0.00		
3. SUBTOTAL		\$	3,080.50	\$	4,270.84		
4. LESS PAYROLL DED	UCTIONS		3,000.30	<u> </u>	7,210.04		
a. Payroll taxes and	social security	\$	511.44	\$	1,341.98		
b. Insurance		\$	0.00	\$	400.52		
c. Union dues		\$	0.00	\$	0.00		
d. Other (Specify)	401 K Loans	\$	139.26	\$	0.00		
	Company Loan	\$	266.66	\$	0.00		
	Employee Purchases	\$	0.00	\$	198.17		
5. SUBTOTAL OF PAYE	POLL DEDUCTIONS	\$	917.36	\$_	1,940.67		
6. TOTAL NET MONTHL	Y TAKE HOME PAY	\$	2,163.14	\$	2,330.17		
7. Regular income from o	peration of business or profession or farm						
(Attach detailed state	ement)	\$	0.00	\$	0.00		
8. Income from real prope	rty	\$	0.00	\$	0.00		
9. Interest and dividends		\$	0.00	\$	0.00		
•	or support payments payable to the debtor for the of dependents listed above.	\$	0.00	\$	0.00		
<ol> <li>Social security or other</li> <li>Specify)</li> </ol>	r government assistance	\$	0.00	\$	0.00		
12. Pension or retirement	income		0.00	\$	0.00		
13. Other monthly income	•						
(Specify) Bonus		\$	0.00	\$	1,779.00		
14. SUBTOTAL OF LINE	S 7 THROUGH 13	\$	0.00	\$	1,779.00		
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)	\$	2,163.14	\$	4,109.17		
16. COMBINED AVERAGE totals from line 15)	GE MONTHLY INCOME: (Combine column	\$ 6,272.31					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

			Debtors	,	(If known)	
In re	In re Christina Vasquez Nicholas Vasquez			Case No.		
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# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE			

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**B6J (Official Form 6J) (12/07)** 

In re Christina Vasquez Nicholas Vasquez	Case No.	
Debtors	(If known)	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

polete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate

complete this schedule by estimating the average or projected monthly expenses of the dramp payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The aveing the from the deductions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate househor expenditures labeled "Spouse."	old. Complete a separate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,792.77
a. Are real estate taxes included? Yes ✓ No		1,102.11
b. Is property insurance included? Yes ✓ No		
2. Utilities: a. Electricity and heating fuel	\$	309.00
b. Water and sewer	\$	25.00
c. Telephone	\$	150.00
d. Other Garbage	\$	15.00
3. Home maintenance (repairs and upkeep)		100.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	41.67
8. Transportation (not including car payments)	\$	880.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Othe <u>r</u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included	in the plan)	
a. Auto	\$	0.00
b. Other Second Mortgage	\$	594.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statemen	nt)	0.00
17. Other Child Care	\$	476.63
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedul	les and,	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,134.07
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the	ne year following the filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	6,272.31
b. Average monthly expenses from Line 18 above	\$	5,134.07
c. Monthly net income (a. minus b.)	\$	1,138.24

Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court Northern District of Illinois Western Division

n re	Christina Vasquez	Nicholas Vasquez		(	Case No.	se No.	
			Debtors	(	Chapter	13	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 1,747.14
TOTAL	\$ 1,747.14

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 6,272.31
Average Expenses (from Schedule J, Line 18)	\$ 5,134.07
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 9,160.81

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### United States Bankruptcy Court Northern District of Illinois Western Division

In re	<b>Christina Vasquez</b>	Nicholas Vasquez			Case No.	
			Debtors	•	Chapter	13

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,033.46
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$44,784.62
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$45,818.08

**B6 Cover (Form 6 Cover) (12/07)** 

#### **FORM 6. SCHEDULES**

Summary of Schedules Statistical Summary of Certain Liabilities

Schedule A - Real Property
Schedule B - Personal Property

Schedule C - Property Claimed as Exempt
Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims
Schedule F - Creditors Holding Unsecured Nonpriority Claims
Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Northern District of Illinois Western Division

In re	Christina Vasquez	Nicholas Vasquez		Case No.	
			Debtors	Chapter	13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 235,000.00		
B - Personal Property	YES	3	\$ 29,111.20		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 264,536.30	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 44,784.62	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 6,272.31
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 5,134.07
тот	AL	19	\$ 264,111.20	\$ 309,320.92	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Christina Vasquez	Nicholas Vasquez	Case No.	
		Debtors		(If known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

- 1	declare under penalty of perjury that I have read the foregoing	summary and sched	dules, consisting of	
sheets	s, and that they are true and correct to the best of my knowledg	ge, information, and b	pelief.	
Date:	3/28/2009	Signature:	s/ Christina Vasquez	
		<del>-</del>	Christina Vasquez	
			Debtor	
Date:	3/28/2009	Signature:	s/ Nicholas Vasquez	
		·	Nicholas Vasquez	
			(Joint Debtor, if any)	
		[If joint case	hoth snouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Western Division

			western	ווטופועוכ	
In re:	Christina Vasquez	Nicholas Vasquez		Case No.	
			Debtors		(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two vears immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
34,937.22	Wife's Wages Ajax Tool Works Inc. 10801 Franklin Avenue Franklin Park, IL 60131	2007
45,384.63	Husband's Wages Genuine Parts Company 2999 Circle 75 Parkway Atlanta, GA 30339	2007
55,735.00	Husband's Wages Genuine Parts Company 2999 Circle 75 Parkway Atlanta, GA 30339	2008
35,442.00	Wife's Wages Ajax Tool Works Inc. 10801 Franklin Avenue Franklin Park, IL 60131	2008

#### 2. Income other than from employment or operation of business

None  $\mathbf{\Delta}$ 

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** FISCAL YEAR PERIOD

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Citimortgage, Inc. PO Box 9438 Gaithersburg, MD 20898-7918	3/16/09 2/16/09 1/16/09	1,782.00	63,343.36
Citizens Automobile Finance PO Box 42002 Providence, RI 02940-2002	3/16/09 2/16/09 1/16/09	1,372.56	18,758.92
Countrywide Home Loans PO Box 5170 Simi Valley, CA 93062-5170	3/15/09 2/15/09 1/15/09	5,009.88	183,767.44
HSBC Card Services PO Box 81622 Salinas, CA 93912-1622	1/2009 2/2009 3/2009	818.60	0.00

None **☑**  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS/	PAID OR VALUE OF	STILL
	TRANSFERS	TRANSFERS	OWING

None **☑**  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

Document

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  $\mathbf{Q}$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None  $\square$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

**DESCRIPTION** DATE OF REPOSSESSION. AND VALUE OF FORECLOSURE SALE. TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None  $\mathbf{Q}$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OR SETTLEMENT **ASSIGNMENT** OF ASSIGNEE

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN **CASE TITLE & NUMBER ORDER PROPERTY** 

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#### 7. Gifts

None  $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

#### 8. Losses

None  $\mathbf{\Lambda}$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF		
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE OF	
PROPERTY	BY INSURANCE, GIVE PARTICULARS	LOSS	

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE  A 123 Credit Counselors Inc. 701 NW 62nd Avenue, Suite 160 Miami, FL 33126	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/30/09	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$45.00 Prefiling Credit Counseling
Credit Solutions 2370 Performance Drive Bldg. D Richardson, TX 75082	7/2008	\$569.00 per month \$200 per month fee
Law Offices of Henry Repay 930 W. Locust Street Belvidere, IL 61008	3/28/09	\$274.00 Filing Fee

#### 10. Other transfers

None  $\mathbf{\Lambda}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIBE PROPERTY** NAME AND ADDRESS OF TRANSFEREE. **TRANSFERRED** RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED Document Page 37 of 44

None  $\square$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

6

INTEREST IN PROPERTY

#### 11. Closed financial accounts

None 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Leyden Credit Union** PO Box 30495 Tampa, FL 33630 **Leyden Credit Union** PO Box 30495 Tampa, FL 33630

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

Checking Acct. #2925

Savings Acct. #2925

0.00

0.00

6/2008

AMOUNT AND

DATE OF SALE

OR CLOSING

6/2008

#### 12. Safe deposit boxes

None V

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER. OTHER DEPOSITORY TO BOX OR DEPOSITOR **CONTENTS** IF ANY

#### 13. Setoffs

None V

 $\mathbf{Q}$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

> NAME AND ADDRESS **DESCRIPTION AND VALUE**

OF OWNER OF PROPERTY LOCATION OF PROPERTY Document Page 38 of 44

#### 15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED DATES OF OCCUPANCY **ADDRESS** 

133 S. Lavergne Northlake, IL 60164 **Christina and Nicholas Vasquez** until 10/2006

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#### 16. Spouses and Former Spouses

None  $\mathbf{\Delta}$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

None  $\mathbf{\Lambda}$ 

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS SITE NAME AND DATE OF **ENVIRONMENTAL** 

**ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

None Ø

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

# 18. Nature, location and name of business

None  $\square$ 

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or

equity securities within the six years immediately preceding the commencement of this case. LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF **BEGINNING AND ENDING** BUSINESS

8

DATES

None  $\square$ 

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature Date 3/28/2009 s/ Christina Vasquez of Debtor **Christina Vasquez** 

Date 3/28/2009 Signature s/ Nicholas Vasquez of Joint Debtor Nicholas Vasquez

(if any)

B 203 (12/94)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Western Division

	Western Division		
In	re: Christina Vasquez Nicholas Vasquez	Case No.	-
	Debtors	Chapter	13
	DISCLOSURE OF COMPENSATION FOR DEBTOR	N OF ATTORNE	Y
1.	. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attor and that compensation paid to me within one year before the filing of the petition in bankrupaid to me, for services rendered or to be rendered on behalf of the debtor(s) in contempl connection with the bankruptcy case is as follows:	ruptcy, or agreed to be	or(s)
	For legal services, I have agreed to accept		\$ 3,500.00
	Prior to the filing of this statement I have received		\$ 0.00
	Balance Due		\$ 3,500.00
2.	. The source of compensation paid to me was:		
	☑ Debtor ☐ Other (specify)		
3.	. The source of compensation to be paid to me is:		
	☐ Debtor ☐ Other (specify)		
4.	.   I have not agreed to share the above-disclosed compensation with any other person of my law firm.	on unless they are members a	nd associates
5.	<ul> <li>□ I have agreed to share the above-disclosed compensation with a person or person my law firm. A copy of the agreement, together with a list of the names of the peopattached.</li> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects including:</li> </ul>	ple sharing in the compensatio	
	<ul> <li>a) Analysis of the debtor's financial situation, and rendering advice to the debtor in de a petition in bankruptcy;</li> </ul>	etermining whether to file	
	b) Preparation and filing of any petition, schedules, statement of affairs, and plan whi	ich may be required;	
	c) Representation of the debtor at the meeting of creditors and confirmation hearing,	and any adjourned hearings th	nereof;
	d) Representation of the debtor in adversary proceedings and other contested bankro	uptcy matters;	
	e) [Other provisions as needed] None		
6.	. By agreement with the debtor(s) the above disclosed fee does not include the following s	services:	
	None		
	CERTIFICATION		
r	I certify that the foregoing is a complete statement of any agreement or arrangement for representation of the debtor(s) in this bankruptcy proceeding.	payment to me for	
[	Dated: <u>3/28/2009</u>		

Henry Repay, Bar No. 06199079

Law Offices of Henry Repay

Attorney for Debtor(s)

s/ Henry Repay

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re:	Case No.

Christina Vasquez

Judge:

Nicholas Vasquez

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

#### BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

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#### AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.

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- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

# Case 09-71278 Doc 1 Filed 03/31/09 Entered 03/31/09 14:12:03 Desc Main Document Page 44 of 44 ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1.	Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor	on all r	natters	3
ari	ising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney v	will be p	aid a f	fee of

\$	3500.00	
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In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. Retainers. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw ormfrom the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Do not sign if the fee amount at top of this

page is blank.

Date:		
3/28/2009	•	
Signed:		
s/ Christina Vasquez	s/ Henry Repay	
Christina Vasquez	Henry Repay	
s/ Nicholas Vasquez	Attorney for Debtor(s)	
Nicholas Vasquez Debtor(s)	•	